B 1 (Offic@@sem10 (\$0\$)59-jwv13 Doc 1 Filed 02/25/10 Entered 02/25/10 11:15:02 Desc Main
United States Bankruptum Centre Page 1 of 41
Western District of Missouri Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Aldrich, Julianne, Gardner Aldrich, Michael, David All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 2434 than one, state all): Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 20288 Lawrence 1070 **20288 Lawrence 1070** Pierce City, MO Pierce City, MO ZIP CODE ZIP CODE 65723 65723 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Lawrence Lawrence Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Chapter 12 Partnership Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1.000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box \Box \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to More than \$1 \$500,000,001 \$50,000 \$100,000 \$1 to \$10 to \$50 to \$100 to \$500 \$500,000 billion to \$1 billion million million million million million

Voluntary Peti	gm10-(3/04)59-jwv13 Doc 1 Filed 02/25 ition Document	5/10 Entered 02/25/10 11:15: Name ge გიქ _ა 41	02 Desc Men 1, Page		
•	t be completed and filed in every case)	Michael David Aldrich, Julianne Gardne	er Aldrich		
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)			
	NONE	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner o	or Affiliate of this Debtor (If more than one, attach ad	lditional sheet)		
Name of Debtor: NONE		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Secur of the Securities Exc	Exhibit A f debtor is required to file periodic reports (e.g., forms 10K and arities and Exchange Commission pursuant to Section 13 or 15(d) schange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is: whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) ing petition, declare that I seed under chapter 7, 11, explained the relief at I have delivered to the		
EXHIUIT A IS a	trached and made a part of this petition.	X /s/ Joseph D. Woodcock Signature of Attorney for Debtor(s) Joseph D. Woodcock	2/24/2010 Date 24310		
	Ex	chibit C	27310		
	on or have possession of any property that poses or is alleged to pose a libit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public heal	th or safety?		
	Ext	hibit D			
(To be completed by	by every individual debtor. If a joint petition is filed, each spouse mus	st complete and attach a separate Exhibit D.)			
✓ Exhibit D	O completed and signed by the debtor is attached and made a part of the	this petition.			
If this is a joint petit	ition:				
	D also completed and signed by the joint debtor is attached and made	a part of this petition.			
	Information Regard	rding the Debtor - Venue y applicable box)			
Ø	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	of business, or principal assets in this District for 180 da	ays immediately		
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	it is a defendant in an action or proceeding [in a federal			
		des as a Tenant of Residential Property pplicable boxes.)			
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).			
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the		
	Debtor has included in this petition the deposit with the court of a filing of the petition.	ny rent that would become due during the 30-day period	I after the		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

B 1 (Offic@ 130m 10 (300) 59-jwv13 Doc 1 Filed 02/25					
Voluntary Petition Document	NP.29.6.3.0f.41				
(This page must be completed and filed in every case)	Michael David Aldrich, Julianne Gardner Aldrich				
Sign	natures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.				
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X /s/ Michael David Aldrich	X Not Applicable				
Signature of Debtor Michael David Aldrich	(Signature of Foreign Representative)				
X /s/ Julianne Gardner Aldrich					
Signature of Joint Debtor Julianne Gardner Aldrich	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
2/24/2010 Date	Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer				
X/s/ Joseph D. Woodcock					
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the				
Joseph D. Woodcock Bar No. 24310	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been				
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount				
Joseph D. Woodcock	before preparing any document for filing for a debtor or accepting any fee from the debtor				
Firm Name	as required in that section. Official Form 19 is attached.				
1402 S. Elliott, Suite C P.O. Box 258					
Address	Not Applicable				
Aurora, Missouri 65605	Printed Name and title, if any, of Bankruptcy Petition Preparer				
417 (70 517)					
417-678-5166 417-678-5692 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of				
2/24/2010	the Social-Security number of the officer, principal, responsible person of partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date					
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
	X Not Applicable				
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted				
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.				
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.				
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. 8 110, 18 U.S.C. 8 156				
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date					

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of Missouri

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 190,000.00		
B - Personal Property	YES	3	\$ 122,762.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 192,582.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 92.655.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 6.156.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 5,127.00
TOTAL		15	\$ 312,762.00	\$ 285,237.00	

United States Bankruptcy Court Western District of Missouri

In re	Michael David Aldrich	Julianne Gardner Aldrich	Cas	e No.	
		Debtors	Cha	pter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 6,156.00
Average Expenses (from Schedule J, Line 18)	\$ 5,127.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 8,177.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 92,655.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 92,655.00

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B6A (Official Form 6A) (12/07)

In re:	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors		(If known)

SCHEDULE A - REAL PROPERTY

1070, Pierce City, Lawrence County, MO	Total	<u> </u>	\$ 190,000.00	
House & 4 1/2 acres at 20288 Lawrence	Fee Owner	J	\$ 190,000.00	\$ 181,465.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

1. Cash on hand 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage	NONE	DESCRIPTION AND LOCATION OF PROPERTY Cash Checking acc't. @ CNB Bank, Monett, MO	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION 200.00 4,000.00
houses, or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Desk & chair, filing cabinet, arm chair, plant shelf, printer, computer, shredder, dining room table & chairs, china cabinet, rocker, table, hide-a-bed couch, loveseat, 5 end tables, rug, 2 stereo systems, hutch, wood stove, lamp, pictures, skis/snowshoes/sled (decorative), refrigerator, dishwasher, stove, microwave, pot rack, pie safe, kitchen table & 6 chairs, pots, pans, dishes, small appliances, washer, dryer, utility shelf, hamper, ironing board, shelves, 2 couches, 3 recliners, round table, sewing table, standing lamp, bear lamp, TV & stand, VCR/DVD player, hutch, animal mounts, mirror, 3 dressers, 2 double beds, 5 TVs, antique desk, sports rack, desk, Xbox, queen bed, space heater, batch rugs, Wii system & games, PS3 system & games, bookshelf, card table & chairs, bar & 2 bar chairs, ping pong table & accessories, lounger, entertainment center, chalkboard, piano, utility shelves, tools, gun safe, freezer, Christmas tree & decorations, luggage	J	5,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Clothing	J	500.00
7. Furs and jewelry.		Misc. costume jewelry	W	500.00
Furs and jewelry.		Wedding ring	W	1,500.00
Firearms and sports, photographic, and other hobby equipment.		15 guns	J	3,000.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		SGLI Life Ins term policy	Н	0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life through work	w	0.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No	ri
		Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Jack Henry retirement	w	41,000.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Town of Eagle 401(A)	Н	24,462.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case N	No
		Debtors	,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dodge pickup	J	4,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet pickup	Н	6,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Chevrolet Suburban	Н	10,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Harley Davidson motorcycle	J	10,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Honda motorcycle	J	1,400.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Interstate utility trailer	J	2,500.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Yamaha 4-wheeler	J	6,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Yamaha motorcycle	J	2,500.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.		22 chickens	J	200.00
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	х			
	_	2 continuation sheets attached Total	al >	\$ 122,762.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 Dodge pickup	RSMo § 513.430.1(5)	4,000.00	4,000.00
2002 Chevrolet pickup	RSMo § 513.430.1(5)	2,000.00	6,000.00
Cash	RSMo § 513.430.1(3)	200.00	200.00
Checking acc't. @ CNB Bank, Monett, MO	RSMo § 513.440	1,950.00	4,000.00
	RSMo § 513.430.1(3)	1,000.00	
Clothing	RSMo § 513.430.1(1)	500.00	500.00

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B6C (Official Form 6C) (12/07) - Cont.

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Desk & chair, filing cabinet, arm chair, plant shelf, printer, computer, shredder, dining room table & chairs, china cabinet, rocker, table, hide-a-bed couch, loveseat, 5 end tables, rug, 2 stereo systems, hutch, wood stove, lamp, pictures, skis/snowshoes/sled (decorative), refrigerator, dishwasher, stove, microwave, pot rack, pie safe, kitchen table & 6 chairs, pots, pans, dishes, small appliances, washer, dryer, utility shelf, hamper, ironing board, shelves, 2 couches, 3 recliners, round table, sewing table, standing lamp, bear lamp, TV & stand, VCR/DVD player, hutch, animal mounts, mirror, 3 dressers, 2 double beds, 5 TVs, antique desk, sports rack, desk, Xbox, queen bed, space heater, batch rugs, Wii system & games, PS3 system & games, bookshelf, card table & chairs, bar & 2 bar chairs, ping pong table & accessories, lounger, entertainment center, chalkboard, piano, utility shelves, tools, gun safe, freezer, Christmas tree & decorations, luggage	RSMo § 513.430.1(1)	5,000.00	5,000.00
House & 4 1/2 acres at 20288 Lawrence 1070, Pierce City, Lawrence County, MO	RSMo § 513.475	15,000.00	190,000.00
Jack Henry retirement	RSMo § 513.430.1(10)(f)	41,000.00	41,000.00
Misc. costume jewelry	RSMo § 513.430.1(2)	500.00	500.00
Town of Eagle 401(A)	RSMo § 513.430.1(10)(f)	24,462.00	24,462.00
Wedding ring	RSMo § 513.430.1(2)	1,500.00	1,500.00

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In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		3/2006 Security Agreement 2006 Harley Davidson motorcycle VALUE \$10,000.00				9,650.00	0.00	
ACCOUNT NO 3880 J HSBC Dept. 7680 Carol Stream, IL 60116-7680		5/2007 Security Agreement 2007 Yamaha motorcycle VALUE \$2,500.00				1,467.00	0.00	
ACCOUNT NO 4372 Ocwen Loan Servicing P.O. Box 24737 West Palm Beach, FL 33146-4737		J	7/2008 First Lien on Residence House & 4 1/2 acres at 20288 Lawrence 1070, Pierce City, Lawrence County, MO VALUE \$190,000.00				181,465.00	0.00

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 192,582.00	\$ 0.00
\$ 192,582.00	\$ 0.00

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B6E (Official Form 6E) (12/07)

Michael David Aldrich Julianne Gardner Aldrich

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

∠	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or sonsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug ther substance. 11 U.S.C. § 507(a)(10).
adiu	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
	mionaci Bavia / harion	Canamic Caramor Alamon	- ,	(If known)
		Debtors		, ,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F ((Official	Form	6F) ((12/07)
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In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO 4136		J	11/2004				51,543.00
American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461			student Ioan				
ACCOUNT NO 1704		J	3/2004				15,958.00
Bank of America P.O. Box 22046 Greensboro, NC 27420-2046	,		deficiency balance after repossession of 2002 RV				
Sunrise Credit Services 260 Airport Plaza P.O. Box 9100 Farmingdale, NY 11735							
ACCOUNT NO 7857		Н	7/2008				16,020.00
Chase Card Services Cardmember Service P.O. Box 15548 Wilmington, DE 19886			misccredit card				
ACCOUNT NO 1216		J	7/2008				9,134.00
Security Bankcard Center P.O. Box 6139 Norman, OK 73070-6139			judgment creditor - credit card				
Hood & Stacy Attorneys at Law 216 N. Main St., Suite 4 Bentonville, AR 72712							

⁰ Continuation sheets attached

Subtotal > \$ 92,655.00

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re: <u>Michael David Aldrich Julia</u>	nne Gardner Aldrich Debtors	, Case No	(If known)	
B6G (Official Form 6G) (12/07)	Document F	age 16 of 41		
Case 10-30159-jwv13			11:15:02	Desc Main

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

•		Entered 02/25/10 11:15:02 age 17 of 41	Desc Main
B6H (Official Form 6H) (12/07)			
In re: Michael David Aldrich		Case No. (If kno	own)
	Debtors	(ii kiic	·····)
	SCHEDULE H - (CODEBTORS	
✓ Check this box if debtor has	as no codebtors.		
NAME AND ADDR	RESS OF CODEBTOR	NAME AND ADDRESS OF CRE	EDITOR

Case 10-30159-jwv13	Doc 1	Filed 02/25	5/10	Entered 02/25/10 11:15:02	Desc Mair
B6I (Official Form 6I) (12/07)	[Document	Pag	ge 18 of 41	

In re	Michael David Aldrich Julianne Gardner Aldrich	Case No.	
	Debtors	'	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married		DEPENDENTS OF DEBTOR AND SPOUSE				
Walle	u	RELATIONSHIP(S):			AGE	(\$).
		son			/\CL	17
		son				14
Employment:		DEBTOR		SPOUSE		
Occupation	diese	I mechanic	husine	ss analyst		
Name of Employer	Fritz	Implement	Jack H	•		
How long employed	2 yea	•	2 years	<u> </u>		
Address of Employer	Mone	ett, MO	Monett,			
INCOME: (Estimate of case fi		projected monthly income at time		DEBTOR		SPOUSE
Monthly gross wage	s, salary, and	d commissions	\$	2,017.00	\$_	6,160.00
(Prorate if not pai 2. Estimate monthly ov			\$	0.00	\$_	0.00
3. SUBTOTAL			\$	2,017.00	\$	6,160.00
4. LESS PAYROLL D	EDUCTIONS	8	<u> </u>	· ·		•
a. Payroll taxes a	ınd social se	curity	\$	278.00	\$_	1,232.00
b. Insurance			\$	0.00	\$	148.00
c. Union dues			\$	0.00	\$_	0.00
d. Other (Specify	⁽⁾ 4011	K	\$	0.00	\$_	313.00
	R/A		\$	34.00	\$_	0.00
	<u>Unif</u>	orms	\$	16.00	\$_	0.00
5. SUBTOTAL OF PA	AYROLL DEI	DUCTIONS	\$	328.00	\$_	1,693.00
6. TOTAL NET MONT	HLY TAKE I	HOME PAY	\$	1,689.00	\$_	4,467.00
7. Regular income from (Attach detailed s		f business or profession or farm	\$	0.00	\$	0.00
•	,		\$ <u></u>	0.00		
8. Income from real pro9. Interest and dividend			\$ <u></u>	0.00	φ _ \$	0.00
		ort payments payable to the debtor for the	Φ	0.00	Φ_	0.00
debtor's use or th			\$	0.00	\$_	0.00
11. Social security or o (Specify)	other governn	nent assistance	\$	0.00	\$_	0.00
12. Pension or retireme	ent income		\$	0.00	\$	0.00
13. Other monthly inco	ome			_	_	
(Specify)			\$	0.00	\$ _	0.00
14. SUBTOTAL OF L	INES 7 THR	OUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONT	HLY INCOM	1E (Add amounts shown on lines 6 and 14)	\$	1,689.00		4,467.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			_	\$ 6,156	5.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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In re Michael David Aldrich Julian	ne Gardner Aldrich	Case No.	
	Debtors		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE			
	<u>- </u>		

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B6J (Official Form 6J) (12/07)

In re Michael David Aldrich Julianne Gardner Aldrich	Case No.	
Debtors	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expensions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate expenditures labeled "Spouse."	rate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,483.00
a. Are real estate taxes included? Yes ✓ No		1,100.00
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	283.00
b. Water and sewer	\$	0.00
c. Telephone	\$	500.00
d. Other Internet	\$	22.00
Trash service	\$	30.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	700.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	60.00
8. Transportation (not including car payments)	\$	400.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	¢	0.00
b. Life	\$ \$	0.00 67.00
c. Health	\$	0.00
d. Auto	\$ <u> </u>	405.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		0.00
(Specify) Personal property	\$	87.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other AES - student loan	\$	403.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Misc.	\$	200.00
Personal care services	\$	60.00
<u>YMCA</u>	\$	27.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,127.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this docur	nent:
20. STATEMENT OF MONTHLY NET INCOME	c	6 450 00
a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$ \$	6,156.00 5 127 00
c. Monthly net income (a. minus b.)	\$ \$	5,127.00 1,029.00
or morning the mounts (at minute or)	Ψ	1,023.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Michael David Aldrich	Julianne Gardner Aldrich	Case No.	
		Debtors		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I	declare under penalty of perjury that I have read the foregoing	summary and sched	ules, consisting of
sheets	s, and that they are true and correct to the best of my knowledge	ge, information, and b	elief.
Date:	2/24/2010	Signature:	/s/ Michael David Aldrich
		_	Michael David Aldrich
			Debtor
Date:	2/24/2010	Signature:	/s/ Julianne Gardner Aldrich
		-	Julianne Gardner Aldrich
			(Joint Debtor, if any)
		[If joint case	hoth enguese must sign!

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

1,114.00

4,108.00

UNITED STATES BANKRUPTCY COURT Western District of Missouri

!	Michael David Aldrich	n Julianne Gardner Aldrich	Case No.
		Debtors	(If known)
		STATEMENT OF FINA	NCIAL AFFAIRS
	1. Income from	employment or operation of business	S
•	debtor's business, inc beginning of this cale years immediately pr of a fiscal rather than fiscal year.) If a joint	cluding part-time activities either as an employer and ar year to the date this case was commence receding this calendar year. (A debtor that main a calendar year may report fiscal year income petition is filed, state income for each spouse se income of both spouses whether or not a join	oloyment, trade, or profession, or from operation of the see or in independent trade or business, from the sed. State also the gross amounts received during the two ntains, or has maintained, financial records on the basis departed. Identify the beginning and ending dates of the debtor's separately. (Married debtors filing under chapter 12 or to petition is filed, unless the spouses are separated and a
	AMOUNT	SOURCE	FISCAL YEAR PERIOD
	58,825.19	Jack Henry - W	2008
	13,360.73	Fritz Implement - H	2008
	0.450.40	Vaughan Trucking - H	2008
	2,152.16		
	2,152.16 4,075.84	Muggli Contracting - H	2008
	•	Muggli Contracting - H Stockman Bank - W	2008 2008
	4,075.84		

FISCAL YEAR PERIOD

2008

2008

SOURCE

IRA distribution - W

Unemployment comp. - H

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s) with primarily consumer debts*: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461	monthly	\$213.00/month	51,543.00
Arvest Bank 201 NE A Street Bentonville, AR 72712	Dec. '09 & Jan. '10 pd. \$425/mo. Feb co-debtor transferred security (CDs) to pay off note.	88,252.00	0.00
Harley Davidson Credit P.O. Box 15129 Palatine, IL 60055-5129	monthly	\$267.00/month	9,650.00
Lawrence County Collector Mt. Vernon, MO 65712	2/2010	1,059.00	0.00
Ocwen Loan Servicing P.O. Box 24737 West Palm Beach, FL 33146-4737	monthly	\$1,483.00/mo.	181,485.00

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/ TRANSFERS	PAID OR VALUE OF TRANSFERS	STILL OWING

None ☑ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING suit on credit card account

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Security Bankcard Center

Mike & Julie Aldrich 09LW-AC00970 Lawrence Co. Assoc. Circuit Court

judgment 12/2009

3

Mt. Vernon, MO 65712

None **☑**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION

NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF

OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

Bank of America 3/2009 2002 Four Winds 5000 RV P.O. Box 22046 MV - \$20,000.00

Greensboro, NC 27420-2046

6. Assignments and receiverships

None
☑

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None **☑** b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

PROPERTY

7. Gifts

None **☑** List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

8. Losses

NAME AND ADDRESS

None **☑** List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF		
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF	
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS	

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF DAVMENT

AMOUNT OF MONEY OF

OF PAYEE	NAME OF PAYMENT,	AMOUNT OF MONEY OR DESCRIPTION AND VALUE
Consumer Credit Counseling Springfield, MO	OTHER THAN DEBTOR 1/2010	OF PROPERTY \$60.00
Credit Solutions unknown - internet	AugDec. 2009	approx. \$1,000.00 total
Joseph D. Woodcock	1/4/2010	\$100.00
1402 S. Elliott, Suite C	1/14/2010	\$1,900.00
P.O. Box 258	2/22/10	\$1,000.00
Aurora, Missouri 65605		

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY

NAME AND ADDRESS OF TRANSFEREE. **TRANSFERRED**

RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED

Countrywide (now Bank of America) 6/2009 house in Miles City, Montana -

> short sale for \$290,000.00 (\$44,000.00 additional debt

5

was forgiven)

Rick (last name unknown) 2/6/2010 sold a 2006 Honda CR85 dirt Joplin, MO

bike for \$1,000.00

Roper Honda 9/10/2008 sold a 2006 Honda Shadow Joplin, MO

motorcycle for \$4,100.00

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION **DEVICE** TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER. DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE **OR CLOSING** Stockman Bank checking account 6/2009

Miles City, Montana \$0 balance

12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES **DESCRIPTION** DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER.

OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

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6

13. Setoffs

None V

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF AMOUNT OF **SETOFF SETOFF**

NAME AND ADDRESS OF CREDITOR

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

Patsy Aldrich David Brown tractor residence

Bentonville, AR MV - \$750.00

15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

521 Huffman Lane same 3/2007 until 4/2008 Miles City, MT 59301

16. Spouses and Former Spouses

None $\mathbf{\Delta}$

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None Ø

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None V

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BUSINESS**

BEGINNING AND ENDING

7

DATES

None \square

 $\mathbf{\Lambda}$

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited Ø the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account None Ø and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** Case 10-30159-jwv13 Doc 1 Filed 02/25/10 Entered 02/25/10 11:15:02 Document Page 29 of 41

8 d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS DATE ISSUED 7/2008 **Community National Bank** Monett, MO 65708 20. Inventories None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. \square DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other DATE OF INVENTORY INVENTORY SUPERVISOR basis) b. List the name and address of the person having possession of the records of each of the inventories reported None in a., above. \mathbf{V} NAME AND ADDRESSES OF CUSTODIAN DATE OF INVENTORY OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. $\mathbf{\Delta}$ NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or None indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. ◩ NATURE AND PERCENTAGE NAME AND ADDRESS OF STOCK OWNERSHIP TITLE 22. Former partners, officers, directors and shareholders None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately $\mathbf{\Delta}$ preceding the commencement of this case. **ADDRESS** DATE OF WITHDRAWAL NAME None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated $\mathbf{\Delta}$ within **one year** immediately preceding the commencement of this case. DATE OF TERMINATION **TITLE**

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

NAME AND ADDRESS

None

Ø

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 10-30159-jwv13 Doc 1 Filed 02/25/10 Entered 02/25/10 11:15:02 Desc Main Document Page 30 of 41

24. Tax Consolidation Group.

None
☑

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None <

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

9

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2/24/2010

Signature of Debtor Michael David Aldrich

Date 2/24/2010

Signature of Joint Debtor Of Julianne Gardner Aldrich

Julianne Gardner Aldrich

Julianne Gardner Aldrich

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B22C (Official Form 22C) (Chapter 13) (01/08)	According to the calculations required by this statement:
	☐ The applicable commitment period is 3 years.
In re Michael David Aldrich, Julianne Gardner Aldrich	The applicable commitment period is 5 years.
Debtor(s)	☑ Disposable income is determined under § 1325(b)(3)
Case Number:	☐ Disposable income is not determined under § 1325(b)(3)
(If known)	(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME						
1	 Marital/filing status. Check the box that appear. a. □ Unmarried. Complete only Column b. ☑ Married. Complete both Column A 	A ("Debtor's Incor	ne") for Lines 2-10.				
	All figures must reflect average monthly incor six calendar months prior to filing the bankrup before the filing. If the amount of monthly inco divide the six-month total by six, and enter the	Colum Debto Incon	r's Spouse's				
2	Gross wages, salary, tips, bonuses, overti	me, commissions.		\$2,017.0	0 \$6,160.00		
3	Income from the operation of a business, Line a and enter the difference in the appropriation one business, profession or farm, enter a attachment. Do not enter a number less than expenses entered on Line b as a deduction	ss					
	a. Gross Receipts		\$ 0.00				
	b. Ordinary and necessary business expensesc. Business income		\$ 0.00 Subtract Line b from Line a	_ _{\$0.00}	\$0.00		
	Rent and other real property income. Subt			_	Ψ0.00		
	in the appropriate column(s) of Line 4. Do no include any part of the operating expenses	t enter a number le	ess than zero. Do not				
4	a. Gross Receipts		\$ 0.00				
	b. Ordinary and necessary operating expenses		\$ 0.00	\$0.00	\$0.00		
	C. Rent and other real property income		Subtract Line b from Line a				
5	Interest, dividends, and royalties.			\$0.00	\$0.00		
6	Pension and retirement income.			\$0.00	\$0.00		
7	Any amounts paid by another person or elexpenses of the debtor or the debtor's depthat purpose. Do not include alimony or sep by the debtor's spouse.	\$0.00	\$0.00				
8	Unemployment compensation. Enter the ar However, if you contend that unemployment of was a benefit under the Social Security Act, of Column A or B, but instead state the amount						
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$	\$		

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a. \$				
	\$0.00		\$0.00		
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	7.00	\$6,160.00		
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	177.00			
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD				
12	Enter the amount from Line 11.		\$ 8,177.00		
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.				
	Total and enter on Line 13.				
14	Subtract Line 13 from Line 12 and enter the result.		\$ 8,177.00		
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number and enter the result.	ber 12	\$ 98,124.00		
16	Applicable median family income. Enter the median family income for applicable state and household size information is available by family size at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: MO b. Enter debtor's household size: 4	,	\$ 71,059.00		
	Application of § 1325(b)(4). Check the applicable box and proceed as directed.				
17	☐ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment per is 3 years" at the top of page 1 of this statement and continue with this statement.				
	☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applic period is 5 years" at the top of page 1 of this statement and continue with this statement.	able con	nmitment		
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INC	OME			
18	Enter the amount from Line 11.		\$ 8,177.00		

19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.						
	a.			\$		\$	0.00
	Total and enter on Line 19.						
20	Current monthly income for § 132	25(b)(3). Subtract	Line	19 from Line 18 and enter the	result.	\$	8,177.00
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.					\$	98,124.00
22	Applicable median family income	. Enter the amoun	t fror	n Line 16		\$	71,059.00
	Application of § 1325(b)(3). Check	the applicable box and	d proc	eed as directed.			
22	✓ The amount on Line 21 is med 1325(b)(3)" at the top of page 1 of the					term	ined under §
23	☐ The amount on Line 21 is not	more than the ar	noui	nt on Line 22. Check the box for	"Disposable income is r		
	under § 1325(b)(3)" at the top of pag	e 1 of this statement a	nd co	mplete Part VII of this statement. D	o not complete Parts I	V, V	, or VI.
	Part IV. CA	LCULATION O	F DI	EDUCTIONS FROM INCO	OME		
	Subpart A: Deduct	ions under Stand	lards	s of the Internal Revenue Se	ervice (IRS)		
24A	Expanses for the applicable boundhold size /This information is available at www.uadai.gov/uat/ or from the					1,370.00	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						
	Household members under 65 years of age Household members 65 years of age or older						
	a1. Allowance per member	60.00	a2.	Allowance per member	144.00		
	b1. Number of members	4.00	b2.	Number of members			
	c1. Subtotal	240.00	c2.	Subtotal		\$	240.00
25A	Local Standards: housing and utilities Standards; non-mortgatinformation is available at						

25B	Local Standards: housing and utilities; mortgage/rent ex the IRS Housing and Utilities Standards; mortgage/rent experinformation is available at www.usdoj.gov/ust/ or from the cleated total of the Average Monthly Payments for any debts secured Line b from Line a and enter the result in Line 25B. Do not enter the result in Line 25B. Do not enter the result in Line 25B. Average Monthly Payment for any debts secured by home, if any, as stated in Line 47. C. Net mortgage/rental expense	nse for your county and house rk of the bankruptcy court); e by your home, as stated in L	ehold size (this nter on Line b the ine 47; subtract	\$ 0.00	
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for vour contention in the space below:				
27A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	Local Standards: transportation: additional public transportation expense. If you pay the operating				
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. □ IRS Transportation Standards, Ownership Costs \$489.00 □ Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47. □ Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a \$				

29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$489.00				
	 a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicl 	\$489.00			
	as stated in Line 47	¥24.24			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$ 464.76		
30	Other Necessary Expenses: taxes. Enter the total avera federal, state and local taxes, other than real estate and sa taxes. social security taxes. and Medicare taxes. Do not in	les taxes, such as income taxes, self employment clude real estate or sales taxes.	\$ 1,597.00		
31	Other Necessary Expenses: involuntary deductions for payroll deductions that are required for your employment, suniform costs. Do not include discretionary amounts, su	such as retirement contributions, union dues, and uch as voluntary 401(k) contributions.	\$ 0.00		
32	Other Necessary Expenses: life insurance. Enter total a pay for term life insurance for yourself. Do not include pre whole life or for any other form of insurance.		\$ 67.00		
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.				
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.				
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.				
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
38	Total Expenses Allowed under IRS Standards. Enter the	total of Lines 24 through 37.	\$ 4,912.93		
	Subpart B: Additional Liv	ing Expense Deductions			
	Note: Do not include any expenses		1		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
39		5 0.00			
		5			
	Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				

40	montl elderl unabl	nly expenses that yo y, chronically ill, or c e to pay for such exp	u will continu lisabled mem penses. Do n	e to pay for the r ber of your hous ot include payn	reasonable and necess sehold or member of yonents listed in Line 3		\$ 0.00
41	you a Servi	ctually incurred to m	aintain the sa	afety of your fam	ily under the Family V	essary monthly expenses that iolence Prevention and required to be kept confidential	\$ 0.00
42	Local provi	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.						\$ 0.00
44	clothi Natio <u>www.</u>	ng expenses exceed nal Standards, not to	the combined exceed 5% of the clerk of	d allowances for of those combined the bankruptcy	food and clothing (apped allowances. (This in	ount by which your food and parel and services) in the IRS offormation is available at nonstrate that the additional	\$ 0.00
45	charit	able contributions in	the form of o	ash or financial	instruments to a chari-	ou to expend each month on table organization as defined in your gross monthly income.	\$ 0.00
46	Total	Additional Expens	e Deduction	s under § 707(b). Enter the total of Lir	nes 39 through 45.	\$ 0.00
			Sul	part C: Deduc	tions for Debt Paym	ent	
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Name of Creditor Property Securing the Debt Average Does payment include taxes						
	a.	Ocwen Loan	House & 4	1/2 acres -	Payment \$ 1,483.00	or insurance? ☑ yes ☐ no	
	<u> </u>	Servicing Harley Davidson	marital res		\$ 160.83		
	b.	Credit	2006 Harley motorcycle		Φ 160.63	yes 🗹 no	
	C.	HSBC		ha motorcycle	\$ 24.24	☐ yes ☑ no	
						Total: Add Lines a, b and c	\$ 1,668.07
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
	Name of Creditor Property Securing the Debt 1/60th of the Cure Amount						
	a.					=	\$ 0.00
						Total: Add Lines a, b and c	\$ 0.00
49	as pri	ority tax, child suppo	ort and alimor	ny claims, for wh		7 60, of all priority claims, such the time of your bankruptcy 3.	\$ 0.00

		r 13 administrative expenses. Multiply the amount in line a by the administrative expense.	e amount in line b, and enter the			
		Projected average monthly Chapter 13 plan payment.	\$1,026.00]		
50		Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is]		
		available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy				
		court.)	x 5.40]		
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 55.40		
51	Total D	eductions for Debt Payment. Enter the total of Lines 47 through 50.		\$ 1,723.47		
		Subpart D: Total Deductions from I	Income			
52	Total of	f all deductions from income. Enter the total of Lines 38, 46, an	d 51.	\$6,636.40		
		Part V. DETERMINATION OF DISPOSABLE INCO	ME UNDER § 1325(b)(2)			
53		urrent monthly income. Enter the amount from Line 20.		\$ 8,177.00		
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.					
57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.					
		Nature of special circumstances	Amount of expense			
	a.		\$			
			Total: Add Lines a, b, and c	\$ 0.00		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
		Part VI. ADDITIONAL EXPENSE	CLAIMS			
60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required the health and welfare of you and your family and that you contend should be an additional deduction from your cumonthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures reflect your average monthly expense for each item. Total the expenses.					
00		Expense Description	Monthly Amount			
	a.	· · · · · · · · · · · · · · · · · · ·	\$			
		Total: Add Lines a, b, and c	\$0.00			

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B22C (Official Form 22C) (Chapter 13) (01/08)

	Part VII: VERIFICATION							
61	both debtors m		ation provided Signature:	in this statement is true and correct. (If this a joint case, /s/ Michael David Aldrich Michael David Aldrich, (Debtor)				
	Date:	2/24/2010	Signature:	/s/ Julianne Gardner Aldrich Julianne Gardner Aldrich, (Joint Debtor, if any)				

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Western District of Missouri

		VV	estern district or Missouri			
In re:	Michael David Aldrich		Julianne Gardner Aldrich	Case No.		
		Debtors		Chapter	<u>13</u>	
	DISCLOS	URE O	F COMPENSATION OF FOR DEBTOR	ATTORNE	Y	
and paid	that compensation paid to me within one	e year beforendered on b	016(b), I certify that I am the attorney for the ethe filing of the petition in bankruptcy, or a ehalf of the debtor(s) in contemplation of or	greed to be	or(s)	
	For legal services, I have agreed to acco	ept			\$	3,000.00
	Prior to the filing of this statement I have	e received			\$	3,000.00
	Balance Due				\$	0.00
2. The	source of compensation paid to me was	s:				
	☑ Debtor		Other (specify)			
3. The	source of compensation to be paid to m	ne is:				
	□ Debtor		Other (specify)			
4. ☑	I have not agreed to share the above of my law firm.	e-disclosed o	compensation with any other person unless	they are members ar	nd associates	
	my law firm. A copy of the agreemen attached. eturn for the above-disclosed fee, I have	nt, together v	pensation with a person or persons who are with a list of the names of the people sharing ender legal service for all aspects of the ban	g in the compensation		
a)	Iuding: Analysis of the debtor's financial situation in bankruptcy;	ation, and re	endering advice to the debtor in determining	whether to file		
b)	Preparation and filing of any petition,	schedules,	statement of affairs, and plan which may be	e required;		
c)	Representation of the debtor at the m	neeting of cr	editors and confirmation hearing, and any a	djourned hearings th	ereof;	
d)	[Other provisions as needed]					
,	None					
6. By	agreement with the debtor(s) the above	disclosed fe	e does not include the following services:			
	Legal representation of the de	ebtors in	adversary proceedings or other cor	ntested bankrupt	cy matters.	
			CERTIFICATION			
	ertify that the foregoing is a complete sta sentation of the debtor(s) in this bankrup		ny agreement or arrangement for payment t ling.	o me for		
Dated	i: <u>2/24/2010</u>					
			/s/ Joseph D. Woodcock Joseph D. Woodcock, Bar No	o. 24310		

Joseph D. Woodcock Attorney for Debtor(s)

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Document Page 40 of 41 American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461

Bank of America P.O. Box 22046 Greensboro, NC 27420-2046

Chase Card Services Cardmember Service P.O. Box 15548 Wilmington, DE 19886

Harley Davidson Credit P.O. Box 15129 Palatine, IL 60055-5129

Hood & Stacy Attorneys at Law 216 N. Main St., Suite 4 Bentonville, AR 72712

HSBC Dept. 7680 Carol Stream, IL 60116-7680

Ocwen Loan Servicing P.O. Box 24737 West Palm Beach, FL 33146-4737

Security Bankcard Center P.O. Box 6139
Norman, OK 73070-6139

Sunrise Credit Services 260 Airport Plaza P.O. Box 9100 Farmingdale, NY 11735

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MOW 1009-1.2 (05/07)			
	UNITED STATES BA	NKRUPTCY COURT	
	WESTERN DISTRI	CT OF MISSOURI	
	1		
IN RE:	,		
Michael David Aldrich			
Julianne Gardner Aldrich		Case No.	
	,	Case No.	
Debtor(s))		
)		
	VERIFICATION OF	MAILING MATRIX	
	ed Debtor(s) hereby verifies that t ludes the name and address of m	he attached list of creditors is true and cor	rect to the best
, ,		, , , , , , , , , , , , , , , , , , , ,	
Doto:	,	s/ Michael David Aldrich	
Date: <u>2/24/2010</u>	-		
	'	Michael David Aldrich	
		Signature of Debtor	
	<u>!</u>	s/ Julianne Gardner Aldrich	
	J	ulianne Gardner Aldrich	
		Signature of Joint Debtor	